



AN EVALUATION OF EMPOWERMENT OF POOR TRIBAL WOMEN IN BANKURA DISTRICT IN SHGS A CASE STUDY

Dr. Santosh Koner

Associate Prof. in Commerce, Chatra Ramai Pandit Mahavidyalaya, Bankura, West Bengal.

ABSTRACT

At present Self Help Groups (SHGs) are being considered as an important tool for the empowerment of the poor women throughout the globe. Participation in the group activities helps them increase their self-confidence, consciousness, and bargaining power. SHGs also help in the alleviation of poverty through empowerment of the poor and underprivileged section of the society by involving them in various income generating activities. But at the moment the poor women participate in income generating activities through the SHGs they face some problems of varied nature. Keeping this in view, our paper attempts to analyse the nature of the problems faced by the poor tribal women members of Self Help Groups (SHGs) while participating in the income generating activities through Self Help Groups (SHGs). Our study identifies the occupational life of the poor tribal women of the study area. It also identifies some special types of problems generally faced by the poor tribal women of the study area. Finally, the paper concludes with some suggestions for the socio-economic empowerment of the poor tribal women needed for the eradication of poverty through the efficient and effective functioning of the SHGs as well as for accelerating economic growth of the study area.

KEYWORDS: Poor tribal women, Self Help Groups (SHGs), Tribal inhabited rural areas, Socio-economic empowerment, Problems of poor tribal women.

INTRODUCTION:

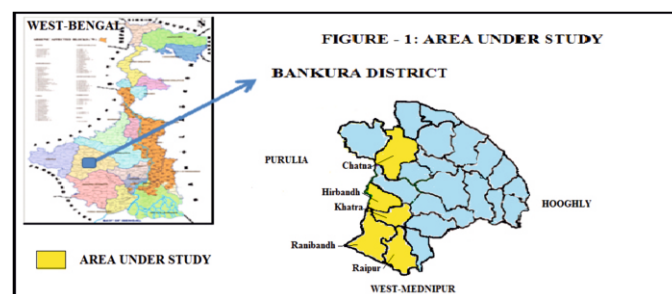
Many years ago Vivekananda realized that "There is no chance for the welfare of the world unless the condition of the women is improved. It is not possible for a bird to fly on one wing". Now we all, from around the globe, are acknowledging that women are important partners in the development process from local to global levels. So, for the overall development of the nation development of the women is also important. Self Help Groups (SHGs), in this regard, are playing a vital role especially in developing micro entrepreneurs from among the masses particularly from women at the grassroots level in underdeveloped rural areas. Self Help Groups (SHGs) help them to get involved in various income generating activities. Providing financial services individually to the poor people in the underdeveloped rural area is not viable for the bank as this will lead to high operating cost. These problems are solved through the formation of Self Help Groups (SHGs) so that a number of beneficiaries who are engaged in the similar business can collectively enjoy their services and hence a reduction in the operating cost as well as reduction of harassment of the members of the groups while availing banking services. It is the basic objectives of the SHGs to get the members involved in income generation activities for the alleviation of poverty. The areas inhabited by the tribal population constitute a significant part of the underdeveloped areas of the country. Majority of the women in the study area live in most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. They have an extreme urge to come out of poverty. Along with other activities, they also participate in the income generating activities through Self Help Groups (SHGs). But the socio-economic environment, in which they live in, forces them to face some problems from the early stage of their joining the Self Help Groups (SHGs) to the entire process of their involvement in such activities. In this context the present paper is aimed at highlighting the problems faced by the poor tribal women members of self help groups (SHGs) of tribal inhabited Jungle Mahal and its adjacent rural areas of Bankura district.

This paper attempts to analyse the nature of problems faced by the tribal women members of self help groups (SHGs) formed in the tribal inhabited Jungle-Mahal and its adjacent areas while participating in the income generating activities through Self Help Groups (SHGs). The paper also attempts to suggest some policy measures for the solutions of the problems faced by the tribal women members of self help groups (SHGs). The paper is arranged as follows: Section-1 is introduction; Section-2 gives information about the study area while Section-3 deals with the occupational life of the poor tribal women in the study area. Section-4 and 5 discuss objectives of the study and research methodology respectively. Analysis of data is done in section -6. The findings of the study are mentioned in section-7. Limitations of the study are mentioned in section 8 while section 9 provides conclusion and suggestions of the study.

Information about the study area:

Bankura is one of the most economically and industrially backward districts of West Bengal and within Bankura the study area (as shown below in Figure-1) consisting of five tribal inhabited blocks namely Ranibandh, Hirbandh, Raipur, Khatra and Chatna is the most deprived part of the district. The percentages of tribal population of Ranibandh, Hirbandh, Raipur, Khatra and Chatna are 47.28, 28.54, 28.50, 22.24, and 21.82 respectively. Out of these five blocks, Ranibandh and Raipur blocks fall under Jungle-Mahal and the other three are adjacent to the Jungle-Mahal area of the state, West-Bengal. Most of the regions of the study

area are hilly, forested and drought-prone. Agriculture is dependent on rains and a single crop of paddy is produced once in a year if there are timely rains. Cultivation of some vegetables is undertaken irregularly by almost all households who have some land. In some areas babui grass is cultivated mainly for rope making. The forest - which was once a source of food, fuel, fodder and livelihood - still provides fuel and some income from minor forest products. However collection of Kendu and Sal leaves, Mahua flower, Neem, Mahua, Zamun, Amlaki, Haritaki, Kusum and Sal fruits, and various kinds of medicinal herbs and barks still constitute a supplementary source of livelihood for the poor tribal women.



On an average 29.68 % of the total population of the study area belongs to scheduled tribe as compared to the district average of scheduled tribe population of 10.36%. There are about 5734 Self Help Groups (SHGs) with total members of about 69,935 functioning under the SGSY scheme which have recently been modified as NRLM scheme. Out of the total 69,935 members 20, 095 belong to ST category, 19,788 belong to SC category and the remaining 30,052 belong to OBC and general categories. From this it is evident that percentage of ST members in total members is about 28.73. This indicates a satisfactory participation of the tribal women in to the Self Help Groups (SHGs) as compared to the percentage of tribal population in the total population of the study area.

Occupational life of the poor tribal women in the study area:

Majority of the women in the study area live in most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. They sow, weed out, transplant, collect and carry the forest produce and agricultural waste from the fields to their homes on the head, often with their babies on their back or in the womb. In the study area, most of the disadvantaged women work as domestic workers, agricultural laborers, collectors of forest products like fire wood or saal-leaves for making plates etc, sweepers & cleaners in schools, hospitals, shops and other establishments. They do not have permanent, dignified, sustainable livelihoods. They work at the mercy of landlords and owners of shops and establishments. They have uncertain and seasonal wage employment in agriculture fields. Unfortunately, agriculture has become gambling in this area due to persistent drought conditions. Some of them are forced to migrate to the adjacent districts of Burdwan, Hooghly etc. for their livelihood. Due to lack of skills and regular income generation activities, most of them are illiterate and live below the poverty line.

In the study area almost 78.62 percent of the sample respondents have involved themselves in such activities while the rest 22.38 percent are not involved in such

activities. This is also, most probably, in the case of new members of the SHGs who are also in the process of initiating such activities. Of the major income generating activities, 32.63 percent are involved in Saal pata (plate of saal leaves) making, 28.13 percent are involved in Babui-rope making, 18.75 percent are involved in goatery and piggery farming and the rest are involved in poultry farming, docra (terracotta) work and other ancillary activities.

OBJECTIVES OF THE STUDY:

The main objectives of the present study are as follows:

1. To have an idea about the occupational life and the socio-economic particularly the status about the age, education, marital status and family type of the of the tribal poor women members in the study area.
2. To examine the nature of problems faced by tribal women members of the SHGs in the study area.
3. To suggest some measures for the solution of the problems for better socio-economic empowerment of women through efficient and effective functioning of the SHGs.

RESEARCH METHODOLOGY:

The present study is descriptive in nature and is mainly based on primary data. It is basically an empirical investigation of the problems faced by the poor tribal women members of (SHGs) formed in the tribal inhabited Jungle-Mahal and its adjacent areas. It is based on sample beneficiaries of women Self Help Groups from five tribal inhabited Blocks of Bankura District, West-Bengal. The study is based on a field survey with a structured interview schedule. The researchers personally conducted the interview of the members of the Self Help Groups with the help of resource persons of the SHGs at gram panchayet level. A sample of 240

members was chosen using multi stage stratified random sampling. A multi stage stratified proportionate random sampling procedure has been adopted to select Block, GPs, villages, and Self Help Groups and its members. 24 women Self Help Groups from each block had been selected from each block for the purpose of intensive analysis. The primary data were collected by conducting a preliminary and a pilot survey to identify the groups which fulfill the criteria taken to choose the sample: they must be women SHGs, there must have tribal members, they must be of more than one year old, and initiated some income generating activities. Having identified the SHGs and their performance through the preliminary survey, a pilot survey was conducted among few women Self-help Groups and revision of interview schedule was done in collecting the primary data. The primary data were collected with the help of a structured schedule which was basically administered to the members of SHGs. The secondary data were collected from the annual reports of SHGs of the concerned Blocks, various reports of the government and from the documents of the Self-Help Groups. The sample was formed through multi stages stratified random sampling technique for the fulfillment of the objectives of the research work. Two members from the selected 24 SHGs i.e. total 48 sample members of the SHGs from each block were selected as respondents. In this way a total of 240 respondents were selected from five blocks of the area under study.

To understand the nature of problems, some research-based key questions were set. The basic problems were grouped under five different heads. These were; personal problems, economic problems, social problems, marketing related problems and problems relating to supervision and management. Then, according to the preconceptions about the respondents of the study area each and every problem was segregated into five different types or categories. For this purpose the following interview schedule (as given in Table No: 1) were framed for the respondents.

TABLE NO: 1
INTERVIEW SCHEDULE FOR THE INDIVIDUAL RESPONDENTS

PROBLEMS	Problems relating to the participation in Income Generating Activities through SHGs				
	Type-I	Type-II	Type-III	Type-IV	Type-V
1. Personal Problems	Caring children	Opposition from the family members	Lack of confidence	Physical problems	Others problems (specify)
2. Economic Problems	Lack of adequate capital	Improper use of capital	Not getting loan at right time	High rate of interest	Others problems (specify)
3. Social Problems	Problem for being a woman	Problem of social recognition	Dependence on the male members	Inferiority complex	Others problems (specify)
4. Marketing Problems	Problem of ready market for product	Problem of market prediction	Excessive dependence on the middlemen	Problem of high competition	Others problems (specify)
5. Management Problems	Conflict among members	Lack of proper training	Lack of getting consultation	Problem of supervision	Others problems (specify)

After getting the responses from the respondents, the problems of respondents were analysed from two main view points. Firstly, the overall problems of the tribal poor women members of the SHGs in the study area have been discussed with respect to their responses to differ types of problems. Secondly, all the respondents were classified on the basis of four different factors having sufficient impact on the empowerment of the women members such as Age, Education, Marital Status and Family Types of the respondents. Then the problems of one group of members are compared with another group on the basis of the percentage of responses given to different types of responses in order to have a comparative idea about the problems of different types of respondents.

Analysis of data:

The collected data have been tabulated and analysed in three parts. At the first part, the details of classification of members into different groups on the basis of age, education, marital status and family types have been highlighted along with the percentage of respondents falling under such groups. In the second part, the overall problems of the tribal poor women members of the SHGs in the study area have been discussed irrespective of their groups. Finally, in Part-C, the problems of one group of respondents have been compared with those of other groups and analysed from different socio-economic angles.

PART-A: ANALYSIS OF THE SOCIO-ECONOMIC FACTORS OF THE TRIBAL POOR WOMEN MEMBERS OF THE SHGs: In this study, four socio-economic factors, such as Age Groups, Education, Marital Status and Family Types of the respondents which have a significant bearing on the empowerment of poor women have been considered. This part consists of the discussion about the classification of the respondents on the basis of such factors. The classifications of respondents on the basis of such factors are highlighted below.

1. **Age groups:** In the study area majority of the respondents belong to Lower

Age Groups i.e. up to 30 years of age category and they account for about 41.67 percent whereas only 27.50 percent belong to the Upper Age Group i.e. above 40 years of age category. Again the 30.83 percent of the total respondents belong to Medium Age Group i.e. age in between 31 and 40 years.

2. **Education:** Majority of the respondents i.e. about 56.67 percent are under-educated i.e. they have education up to class IX. Only 14.58 percent of respondents are educated up to class X or above. About 28.75 percent of respondents are found to be illiterate.
3. **Marital status:** Majority of the respondents are married and they account for 74.17 percent of the total respondents. Only 7.50 percent are from unmarried category and 18.33 percent are from widow and divorced category. One thing which can also be significantly noted here is that there are very little respondents belonging to unmarried category. This may be due to customs and traditions of early marriage of the girl child or may be due to the restrictions imposed on the unmarried girls regarding their joining into the Self Help Groups (SHGs).
4. **Family types of the respondents:** As per data collected it is found that about 50.42 percent of the total respondents belong to joint family and the remaining 49.58 percent belong to joint family.

PART-B: ANALYSIS OF THE PROBLEMS OF THE TRIBAL POOR WOMEN MEMBERS OF THE SHGs: In this part, the overall problems of the tribal poor women members of the SHGs in the study area have been discussed with respect to their responses to different types of problems. The following table, (Table No-2), highlights the total number of responses of the respondents and their percentage in response to different types of problem.

TABLE: 2
NUMBER OF RESPONSES TO DIFFERENT TYPES OF PROBLEMS AND THEIR PERCENTAGES

Problems	Type-I		Type-II		Type-III		Type-IV		Type-V	
	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%
1. Personal Problems	56	23.33	65	27.08	64	26.67	51	21.25	4	1.67
2. Economic Problems	94	39.17	57	23.75	79	32.92	9	3.75	1	0.42
3. Social Problems	73	30.42	37	15.42	94	39.17	16	6.67	20	8.33
4. Marketing Problems	118	49.17	37	15.42	12	5.00	10	4.17	63	26.25
5. Management Problems	48	20.00	133	55.42	39	16.25	12	5.00	8	3.33

From the above table it is seen that, Type-II problem, i.e., the problem of opposition from the family members is the main personal problem of the respondents and it accounts for 27.08 percent. Total 65 respondents out of 240 respondents responded to this problem. Their next major personal problem is lack of confidence and followed by child caring problems, physical problems and other problems.

Type-I problem, i.e. lack of adequate capital is the main economic problem of the respondents and it account for 39.17 percent. Total 94 respondents out of 240 respondents responded to this problem. Other significant economic problems are: not getting loan at right time (for 32.92 percent) and proper use of capital (for 23.75 percent).

In, case of social problem it is seen that Type-III shows the highest response of 39.17 of percent. So, majority of respondents are of the opinion that dependence on the male members of the society is the main problem under social problems. The next major problem, according to the respondents, is that they suffer from as being woman workers while participating in the income generating activities as their response to Type-I problem is 30.42 percent.

In case of marketing related problems about half of the respondents are of the opinion that they do not get a ready market for the product they produce while participating in the income generating activities through Self Help Groups. A total of 118 respondents out of 240 respondents responded to Type-I problem being the problem of ready market for product which is about 49.17 percent of the total responses under this category. The next higher response of the respondents under the marketing related problem is in Type-V problem (26.25 percent) being the others problems which they specify as lack of communication to the nearby market places, forced sales to the middlemen or intermediaries businessmen as well as of not getting fair prices for their products.

In case of management related problem it is seen that Type-II shows the highest response of 55.42 of percent. More than half of the respondents i.e. 133 out of 240 responded that they have Lack of proper training. The next major problem, according to the respondents under this category, is that they suffer due to conflict among members and this is supported by 20.00 percent response of the total respondents.

FINDINGS OF THE STUDY:

In our study, initially the overall problems of the respondents while participating in the income generating activities through Self Help Groups (SHGs) were analysed. Based on the analysis, the following are the major findings of the study.

- The poor tribal women have a strong urge to participate in the income generating activities through Self Help Groups (SHGs). But their main problem is the problem of opposition from their family members. This is probably due to the total involvement of the poor tribal women in their normal household activities. When they spend time for such activities their normal routine duties in their family get disturbed.
- Though the poor tribal women get financial assistance in the form cash credit and project loan, it is not sufficient for them to meet their financial needs. As per our analysis of the responses-lack of adequate capital and getting loan at right time are the two major financial problems as reported by the majority of respondents. So, it is evident that poor people still like to borrow to meet their daily consumption needs and not for funding to an income generating activities.
- Dependence on the male members of the society is also found as one of the social problems for the majority of the respondents. This appears to be the conservativeness and lack of education and consciousness of the respondents as well as their family members. Whatever may be the fact the poor tribal women face problems to communicate and contact to male members associated with the Self Help Groups (SHGs). Like personal problems, majority of the respondents think that participation in the income generating

activities through Self Help Groups (SHGs) is a problematic for the women.

- It is found on the basis of our analysis that there is a problem of marketing of the products produced by the poor tribal women at their household level. Apart from this there is a lack of communication to the nearby market places. Due to this reason, in many cases middlemen or intermediaries come to their household irregularly to purchase their products. They are very few in numbers also. As a result of this the poor tribal women do not get fair prices for their products. Like personal and social problems, marketing problem does not vary according to categories or groups of respondents. Majority of the respondents from all categories reported the same problems.
- There is lack of proper training for the participation in the income generating activities and management for such activities. Apart from this there exists a conflict among the members which severely disturbs their progress. Like marketing problem, this problem also does not vary according to categories or groups of respondents. Majority of the respondents from all categories or groups also mentioned about two particular types of problems and these are lack of proper training and conflict among the members.

LIMITATIONS OF THE STUDY:

A minimum of bias and subjectivity is always present in any research. This study is no exception to it. Since the majority of the respondents are illiterate and undereducated, so there is a possibility of data bias and hence the data collected would only be an approximation of actual facts. However, the study carefully minimized such errors by educating the respondents about the scope of the study. The study was conducted on the selected respondents from the district of Bankura in West Bengal. The respondents were from the remote rural areas of Jungle Mahal and its adjacent areas and also due to their inhibition with lack of communications it was a little bit difficult for the researcher to contact each and every respondent personally and also get precise answers for sensitive queries. So, more comprehensive and empirical studies are essential for confirming the results. Best efforts have been made to get the most realistic picture about the problems faced by the tribal poor women while participating in the income generating activities through Self Help Groups bank linkage programme, within the constraints of time and resources.

CONCLUSION AND SUGGESTIONS:

Findings of the study help us to suggest the following measures with regard to the objectives of the study.

- Results of the analysis show that the problem of opposition from the family members of respondents is one the major problems of almost all categories of respondents. Dependence on the male members of the society is also found as one of the problems for majority of the respondents under social problems. These problems arise due to the conservativeness and lack of education and consciousness of the respondents as well as their family members. So, consciousness arousing programme regarding the advantages of participation in Self Help Groups may be taken at the Gram Panchayet or village level.
- As regards financial problems most of the respondents reported that lack of adequate capital and getting loan at right time are the two major financial problems. They reported that financial assistance in the form cash credit and project loan is not sufficient for them to meet their financial needs. But, in reality, poor people still like to borrow to meet their daily consumption needs and not for funding income generating activities. So, proper care should be taken while lending from the group funds so that it does not become a factor for the defunct or non-functional of the groups.
- Another major problem as reported by the majority of the respondents from all the groups for the participation in the income generating activities and management for such activities is lack of proper training. So more and more need based training centers should be established to train the aspirants with necessary training so that the poor can promote and develop micro enter-

prises according to their capacity and successfully run such enterprises.

- To resolve the conflict among the members more emphasis should be put at the organizational level in this regard. All these are mostly needed for the transformation of the underdeveloped tribal inhabited rural areas into a developed areas as well as accelerating the economic growth of the country.

The formation of SHGs may take a significant role in the development of the study area through capacity building and creation of consciousness if and only if proper initiatives are taken for the solution of the problems faced by the respondents while participating in the income generating activities. As the areas inhabited by the tribal population constitute a significant part of the underdeveloped areas of the country the women of such areas are the much deprived, excluded and neglected segment of the Indian society. More initiatives should be taken for the formation of more and more Self Help Groups (SHGs) in the study area for the upliftment of the poor women as well as for the overall economic development of the society. As the empowerment develops consciousness it will have positive effect on the implementation of various government schemes. By the participation in the income generating activities through Self Help Groups (SHGs) the poor women will be able to raise their own incomes as well as the incomes of their family which in turn will empower the women of the family as there is a positive relationship between the levels of income of the family of the respondents and level of empowerment of the poor women. As poverty is generally the result of idleness and the lack of availability of income earning activities, Self Help Groups (SHGs) in the study area may take a significant part towards the creation of opportunity of income generating activities and thereby the eradication of poverty.

REFERENCES:

1. Aruna. M and Jyothirmayi, Rema (2011) "The role of microfinance in women empowerment: A study on the SHG bank linkage program in Hyderabad (Andhra Pradesh)" *Indian Journal of Commerce & Management Studies II*, PP, 76-95
2. Banerjee (Chatterjee), Tanmoyee.(2009) "Economic impact of Self-help groups -A case study". *Journal of Rural Development*, Vol. 28, No. (4), NIRD, Hyderabad, pp. 451 – 467.
3. Ghosh.S and Malik.S (2006) "Assessing Intergenerational Differences in Anthropo-Physiological Variables: Case Study of a Tribal Population" *The Internet Journal of Biological Anthropology*, Volume 1 Number 1, 2006
4. Jain Dhiraj, & Jain Bhagyashree. (2012). "Does microfinance empower rural women? - An empirical study in Udaipur district, Rajasthan". *International Refereed Research Journal*, Vol. – III, Issue 2(1), April 2012 [76], Pp 76-87.
5. Mandal Ram Krishna (Dr.) (2014) "Level of living and livelihood of rural tribal people In Arunachal Pradesh: A case study" *Galaxy International Interdisciplinary Research Journal*, Vol.2 (2), February, 2014 Pp 18-31
6. Patwardhan Rathod (2013) "Backward and Tribal Communities in Bidar District: A Social Work Approach" *Indian Streams Research Journal*, Volume-3, Issue-6, July-2013, PP. 1-3
7. Premapriya M.S and Manivannan. L (2013) "Self-Help Groups for poverty alleviation: A case study of Krishnagiri District" *Indian Streams Research Journal*, Volume 2, Issue.12, Jan. 2013